

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended): A method of recording and perusing financial transaction information comprising the steps of: providing an index generating software program to a financial institution for use on a first computer, the index generating software program being operable to generate a downloadable customer-specific index and archive of images of multiple cleared paper checks; and providing a customer of the financial institution with complementary software for use on a second computer, the complementary software being operable to remotely download the downloadable customer-specific index and archive of images of multiple cleared paper checks, wherein the archive contains images of the cleared paper checks, and to display the images of the cleared paper checks.

Claim 2 (currently amended): The method of claim 1, further comprising the steps of: incorporating—wherein the archive of images of multiple cleared paper checks ~~is incorporated~~ into the downloadable index; and incorporating a corresponding account statement into the downloadable index.

Claim 3 (original): The method of claim 2, wherein the complementary software also provides an interface and a database selection module for recording the customer's financial transactions.

Claim 4 (original): The method of claim 3, further comprising providing the customer with a checking account ledger for recording the customer's checking account transactions; wherein the complementary software is operable to record financial transactions in the checking account ledger corresponding to the check images in the downloadable index.

Claim 5 (original): The method of claim 1, wherein the index is a searchable index, and wherein the complementary software also provides the customer with the ability to search according to check number and to generate a search result that displays an image of the check

corresponding to a searched-for check number together with textual information stored in the index identifying the check image.

Claim 6 (previously presented): A method of recording and perusing financial transaction information comprising the steps of: providing a checking account customer of a financial institution with access over a network to images of paper checks that have cleared the customer's checking account; providing the checking account customer with a financial transaction bookkeeping software program for use on a computer, the financial transaction bookkeeping software program being operable to: set up a checking account ledger for recording the customer's checking account transactions; download and store copies of the cleared paper check images; and provide the customer with access to the stored copies of the cleared paper check images through the checking account ledger.

Claim 7 (currently amended): The method of claim 6, wherein the financial transaction bookkeeping software program is operable to record financial transactions in the checking account ledger corresponding to downloaded the check images ~~in the downloadable index~~.

Claim 8 (previously presented): The method of claim 7, further comprising the steps of: providing the checking account customer with access to transactional text data corresponding to the cleared paper check images; and using the financial transaction bookkeeping software program to download the transactional text data together with copies of the corresponding cleared check images.

Claim 9 (original): The method of claim 8, further comprising the step of recording the downloaded transactional text data in the customer's checking account ledger.

Claim 10 (original): The method of claim 8, further comprising the steps of: prerecording a financial transaction corresponding to a check; downloading an image of the check, together with the corresponding transactional text data, after it has cleared; comparing the prerecorded information with the downloaded transaction information; and alerting the customer

if there is a mismatch between the prerecorded information and the downloaded transaction information.

Claim 11 (currently amended): The method of claim 10, further comprising the steps of: printing a check that has not yet been presented for payment through the financial transaction bookkeeping software; and prerecording the financial transaction based on the information printed on the check.

Claim 12 (original): The method of claim 10, further comprising the steps of: receiving an image of a check before it has cleared; running an optical character recognition process on the check image to identify transactional textual information on the check image; and prerecording the financial transaction corresponding to the check by storing the optically-recognized transactional textual information in the customer's checking account ledger.

Claim 13 (original): The method of claim 7, wherein the financial transaction bookkeeping software program is integrated with an optical character recognition module operable to identify typed or written information in a cleared check image.

Claim 14 (original): The method of claim 13, further comprising the steps of: prerecording a financial transaction corresponding to a check; downloading an image of the check after it has cleared; running an optical character recognition process on the check image to identify typed or written information on the check image; comparing the prerecorded information with the optically recognized information; and alerting the customer if there is a mismatch between the prerecorded information and the optically recognized information.

Claim 15 (currently amended): A financial transaction indexing system comprising: index generating software residing on a remote computer serving a financial institution, the index generating software being operable to generate a customer-specific-~~an~~ index and a customer-specific-~~an~~ archive of images of multiple cleared paper checks maintained for the financial institution; and an index downloading software module residing on a personal computer serving

a customer of the financial institution, the software module being operable to remotely access and download the customer-specific index together with the customer-specific archive of multiple cleared paper check images to the customer's personal computer.

Claim 16 (currently amended): The financial transaction indexing system of claim 15, wherein the index generating software is operable to generate a single file archive of the checks together with the corresponding cleared check images and a corresponding account statement, and wherein the index downloading software module is operable to remotely access and download the archive.

Claim 17 (currently amended): The financial transaction indexing system of claim 15, further comprising: a financial transaction bookkeeping software program residing on the customer's personal computer, the financial transaction bookkeeping software program being operable to maintain a database of the customer's financial transactions and track a running balance of a checking account, the financial transaction software program being further operable to store the downloaded index together with the cleared check images; wherein the index downloading software module is integrated with the financial transaction software program.

Claim 18 (original): The financial transaction indexing system of claim 15, further comprising: a check data and image perusal software module interfaced with the index downloading software module and operable to display the check images together with textual data identifying the check images.

Claim 19 (original): The financial transaction indexing system of claim 15, further comprising: a check data and image perusal software module interfaced with the index downloading software module and operable to search the downloaded index according to check number and to generate a search result that displays an image of the check corresponding to a searched-for check number together with textual information stored in the index identifying the check image.

Claim 20 (original): The financial transaction indexing system of claim 15, further comprising means for detecting possible check washing fraud.

Claim 21 (currently amended): A method of preparing and transmitting financial transaction information from a financial institution to an account customer of the financial institution, the method comprising the steps of: providing the financial institution with a software program to run on a computer serving the financial institution; providing the software program with access to digital images of cleared paper checks drawn from the customer's account; using the software program to periodically generate customer-specific digital archives of the cleared paper check images for the account customer, each archive containing the images of multiple cleared paper checks; providing the account customer with secure online access to the customer-specific digital archives; and enabling the account customer to download and store the digital archives of cleared paper check images.

Claim 22 (original): The method of claim 21, further comprising the step of e-mailing the account customer a notice after a digital archive has been generated.

Claim 23 (original): The method of claim 22, wherein the e-mail contains a link to a web page that enables the account customer to enter a password in order to obtain secure online access to the digital archives.

Claim 24 (original): The method of claim 21, further comprising the step of providing the account customer with a computer program operable to read a downloaded digital archive and display the cleared check images in the downloaded digital archive.

Claim 25 (original): The method of claim 24, wherein the computer program is a financial bookkeeping software program operable to maintain a record of all account transactions affecting the customer's account's balance in an account register.

Claim 26 (original): The method of claim 25, wherein the financial bookkeeping

software program associates the downloaded cleared check images with an associated account transaction in the account register.

Claim 27 (original): The method of claim 26, wherein the financial bookkeeping software program is operable to provide a link between an account transaction and an associated cleared check image.

Claim 28 (original): The method of claim 27, wherein the financial bookkeeping software program is operable to compare information about a cleared check image in a downloaded archive with prerecorded information about the cleared check.

Claim 29 (original): The method of claim 21, further comprising the steps of: providing HTML files to encapsulate the cleared check images; generating searchable indexes of the HTML files; and incorporating the searchable indexes into the digital archives.

Claim 30 (original): The method of claim 29, further comprising the step of providing the account customer with a computer program operable to unpack or store a downloaded digital archive into a folder or database, search the searchable index, and display the cleared check images.

Claim 31 (currently amended): A method for a financial institution to deliver an electronic financial statement to a customer including financial check and transaction images and a searchable index, comprising the steps of: creating a customer-specific ~~an~~ archive of images of a plurality of a financial account customer's paper checks and transactions that have cleared the customer's financial account; creating a customer-specific search index of preselected check information that is linked to the corresponding images of a financial account customer's paper checks and transactions; and downloading the customer-specific archive of images and customer-specific search index from the financial institution into a computer software application on the customer's computer system that allows the customer to search the preselected fields and view any of the corresponding paper check images.

Claim 32 (currently amended): The method of claim 31, wherein the customer's computer system enables the customer to audit and review the financial bank-statements and to search the preselected fields and view any of the corresponding check images without any further indexing.